

In re:  
Debra Davie  
Debtor

Case No. 20-12719-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Sep 06, 2022

User: admin  
Form ID: pdf900

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Total Noticed: 11

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Debra Davie, 220 Willow Rd, Wallingford, PA 19086-6951
cr	+ Township of Nether Providence, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14519099	+ PNC BANK NATIONAL ASSOCIATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14519237	+ PNC BANK NATIONAL ASSOCIATION, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Sep 07 2022 04:06:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 07 2022 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: duffyk@co.delaware.pa.us	Sep 07 2022 04:06:00	Delaware County Tax Claim Bureau, Government Center, 201 W. Front Street, Media, PA 19063-2708
14519099	^ MEBN	Sep 07 2022 04:00:46	PNC BANK NATIONAL ASSOCIATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14527442	Email/Text: Bankruptcy.Notices@pnc.com	Sep 07 2022 04:06:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14513020	Email/Text: Bankruptcy.Notices@pnc.com	Sep 07 2022 04:06:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14515251	+ Email/Text: amps@manleydeas.com	Sep 07 2022 04:06:00	PNC BANK, N.A., C/O KARINA VELTER, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14515088	Email/Text: amps@manleydeas.com	Sep 07 2022 04:06:00	PNC Bank, National Association, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
14519893	*+	PNC BANK NATIONAL ASSOCIATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14532210	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A.,

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P.O. Box 94982, Cleveland, OH 44101

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2022 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com
JAMES RANDOLPH WOOD	on behalf of Creditor Township of Nether Providence jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JOHN L. MCCLAIN	on behalf of Debtor Debra Davie aaamcclain@aol.com edpabankcourt@aol.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
STEPHEN VINCENT BOTTIGLIERI	on behalf of Creditor Delaware County Tax Claim Bureau steve@bottiglierilaw.com ecfnotices@comcast.net;sbottiglieri@toscanigillin.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:Debra Davie	Debtor(s)	CHAPTER 13
PNC BANK NATIONAL ASSOCIATION	Movant	
vs.		NO. 20-12719 AMC
Debra Davie	Debtor(s)	
Joseph P. Davie	Co-Debtor	11 U.S.C. Section 362
Scott F. Waterman	Trustee	
		<b><u>STIPULATION</u></b>

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,801.27** which breaks down as follows;

Post-Petition Payments: \$149.89 for July 2020, \$143.99 for August 2020, \$141.05 for September 2020, \$152.84 for October 2020, \$143.99 for November 2020, \$146.95 for December 2020, \$143.99 for January 2021, \$144.17 for February 2021, \$150.16 for March 2021, \$138.32 for April 2021, \$147.19 for May 2021, \$138.32 for June 2021, \$153.11 for July 2021, \$144.24 for August 2021, \$147.19 for September 2021 through October 2021, \$141.28 for November 2021, \$150.15 for December 2021, \$144.24 for January 2022, \$141.28 for February 2022, \$153.11 for March 2022, \$138.32 for April 2022, \$144.24 for May 2022, \$151.44 for June 2022 ; \$151.43 for July 2022; \$153.19 for August 2022

**Total Post-Petition Arrears \$3,801.27**

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an

Amended Chapter 13 Plan to include the post-petition arrears of **\$3,801.27**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$3,801.27** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 20, 2022 and continuing

thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment that is required at that time or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 19, 2022

/s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: August 30, 2022

/s/Mitchell J. Prince, Esquire  
John L. McClain Esq. /Mitchell J . Prince, Esq.  
Attorney for Debtor(s)

Date: 8/31/2022

/s/ Ann E. Swartz, Esquire for  
Scott F. Waterman, Esq.  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2022. However, the court retains discretion regarding entry of any further order.

**Date: September 6, 2022**

  
\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan.

